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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ Do not enter social security numbers on this form as it may be made public.

▶ Information about Form 990-PF and its separate instructions is at *www.irs.gov/form990pf*

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning , 2015, and ending , 20

Name of foundation: CANADAY FAMILY CHARITABLE TRUST

A Employer identification number: 91-2158408

Number and street (or P O box number if mail is not delivered to street address): P O BOX 1802 — Room/suite:

B Telephone number (see instructions): 888-866-3275

City or town, state or province, country, and ZIP or foreign postal code: PROVIDENCE, RI 02901-1802

C If exemption application is pending, check here ▶ [ ]

G Check all that apply: [ ] Initial return [ ] Initial return of a former public charity [ ] Final return [ ] Amended return [ ] Address change [ ] Name change

D 1 Foreign organizations, check here ▶ [ ]
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ [ ]

H Check type of organization: [ ] Section 501(c)(3) exempt private foundation
[X] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ [ ]

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 45,910,934.

J Accounting method: [X] Cash [ ] Accrual [ ] Other (specify) *(Part I, column (d) must be on cash basis)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ [ ]

Part I Analysis of Revenue and Expenses *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	305,624.			
	2 Check ▶ [ ] if the foundation is **not** required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	971,931.	965,817.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	752,067.			
	b Gross sales price for all assets on line 6a 5,311,165.				
	7 Capital gain net income (from Part IV, line 2)		752,067.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	12,522.	43.		STMT 2
	12 **Total.** Add lines 1 through 11	2,042,144.	1,717,927.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	144,430.	86,658.		57,772.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule) STMT 3	226,502.	226,502.		
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 4	21,008.	11,008.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 5	5,332.	36.		5,296.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	397,272.	324,204.	NONE	63,068.
	25 Contributions, gifts, grants paid	1,527,275.			1,527,275.
	26 **Total expenses and disbursements** Add lines 24 and 25	1,924,547.	324,204.	NONE	1,590,343.
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	117,597.			
	b **Net investment income** (if negative, enter -0-)		1,393,723.		
	c **Adjusted net income** (if negative, enter -0-)				

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JSA **For Paperwork Reduction Act Notice, see instructions.** Form **990-PF** (2015)

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Part II Balance Sheets — Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets			
1 Cash - non-interest-bearing			
2 Savings and temporary cash investments	2,056,097.	3,493,854.	3,493,854.
3 Accounts receivable ▶			
Less allowance for doubtful accounts ▶			
4 Pledges receivable ▶			
Less allowance for doubtful accounts ▶			
5 Grants receivable			
6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
7 Other notes and loans receivable (attach schedule) ▶			
Less allowance for doubtful accounts ▶ NONE			
8 Inventories for sale or use			
9 Prepaid expenses and deferred charges			
10a Investments - U S and state government obligations (attach schedule)			
b Investments - corporate stock (attach schedule) STMT 6	28,776,301.	28,179,875.	35,275,503.
c Investments - corporate bonds (attach schedule) STMT 7	7,134,940.	7,061,744.	6,992,634.
11 Investments - land, buildings, and equipment basis ▶			
Less accumulated depreciation (attach schedule) ▶			
12 Investments - mortgage loans			
13 Investments - other (attach schedule) STMT 8	795,341.	146,341.	148,943.
14 Land, buildings, and equipment basis ▶			
Less accumulated depreciation (attach schedule) ▶			
15 Other assets (describe ▶)	NONE		
16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	38,762,679.	38,881,814.	45,910,934.
Liabilities			
17 Accounts payable and accrued expenses			
18 Grants payable			
19 Deferred revenue			
20 Loans from officers, directors, trustees, and other disqualified persons			
21 Mortgages and other notes payable (attach schedule)			
22 Other liabilities (describe ▶)			
23 **Total liabilities** (add lines 17 through 22)		NONE	
Net Assets or Fund Balances			
Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
24 Unrestricted			
25 Temporarily restricted			
26 Permanently restricted			
Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ X			
27 Capital stock, trust principal, or current funds	38,762,679.	38,881,814.	
28 Paid-in or capital surplus, or land, bldg, and equipment fund			
29 Retained earnings, accumulated income, endowment, or other funds			
30 **Total net assets or fund balances** (see instructions)	38,762,679.	38,881,814.	
31 **Total liabilities and net assets/fund balances** (see instructions)	38,762,679.	38,881,814.	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	38,762,679.
2 Enter amount from Part I, line 27a	2	117,597.
3 Other increases not included in line 2 (itemize) ▶ INCOME ADJUSTMENT	3	1,538.
4 Add lines 1, 2, and 3	4	38,881,814.
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	38,881,814.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	PUBLICLY TRADED SECURITIES			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	5,311,165.		4,559,098.	752,067.
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				752,067.
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 }	2	752,067.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014	1,606,453.	45,616,292.	0.035217
2013	1,902,438.	42,071,906.	0.045219
2012	1,655,693.	38,258,834.	0.043276
2011	1,209,757.	29,441,359.	0.041090
2010	661,974.	17,249,248.	0.038377

2	**Total** of line 1, column (d)	2	0.203179
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.040636
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	46,783,351.
5	Multiply line 4 by line 3	5	1,901,088.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	13,937.
7	Add lines 5 and 6	7	1,915,025.
8	Enter qualifying distributions from Part XII, line 4	8	1,590,343.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 . . . Date of ruling or determination letter ________________ (attach copy of letter if necessary - see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b		1	27,874.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	
3	Add lines 1 and 2		3	27,874.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-		5	27,874.
6	Credits/Payments			
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a 85,149.		
b	Exempt foreign organizations - tax withheld at source	6b NONE		
c	Tax paid with application for extension of time to file (Form 8868)	6c NONE		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d		7	85,149.
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	57,275.
11	Enter the amount of line 10 to be **Credited to 2016 estimated tax** ▶ 27,876. **Refunded** ▶		11	29,399.

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. (1) On the foundation ▶ $ ______ (2) On foundation managers ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ ______			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MA			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses* STMT 9	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ US TRUST FIDUCIARY TAX SERVICES Telephone no. ▶ (888)866-3275

Located at ▶ PO BOX 1802, PROVIDENCE, RI ZIP+4 ▶ 02901-1802

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ [X]

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? [ ] Yes [X] No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? [ ] Yes [X] No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? [ ] Yes [X] No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? [X] Yes [ ] No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? [ ] Yes [X] No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) [ ] Yes [X] No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ [ ]			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? [ ] Yes [X] No			
	If "Yes," list the years ▶ ____ , ____ , ____ , ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____ , ____ , ____ , ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? [ ] Yes [X] No			
b	If "Yes," did it have excess business holdings in 2015 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5a	During the year did the foundation pay or incur any amount to		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	Yes [ ] No [X]	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	Yes [ ] No [X]	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	Yes [ ] No [X]	
	(4) Provide a grant to an organization other than a charitable, etc, organization described in section 4945(d)(4)(A)? (see instructions)	Yes [ ] No [X]	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	Yes [ ] No [X]	
b	If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?		5b
	Organizations relying on a current notice regarding disaster assistance check here ▶ [ ]		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	Yes [ ] No [ ]	
	If "Yes," attach the statement required by Regulations section 53.4945-5(d).		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	Yes [ ] No [X]	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b No: X
	If "Yes" to 6b, file Form 8870		
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	Yes [ ] No [X]	
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BANK OF AMERICA 1 FINANCIAL PLAZA, PO BOX 1802, PROVIDENCE, RI 02903	TRUSTEE 1	144,430.	-0-	-0-
NICHOLAS SPITZER 114 WEST 47TH ST, NEW YORK, NY 10036	CO TRUSTEE 1	-0-	-0-	-0-
LYDIA SPITZER 114 WEST 47TH ST, NEW YORK, NY 10036	CO TRUSTEE 1	-0-	-0-	-0-
LUKAS SAUL 515 CENTRAL AVE , APT 3, DOVER, NH 03820	CO TRUSTEE 1	-0-	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over $50,000 ▶ NONE

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over $50,000 for professional services . . . ▶ NONE

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See instructions 3 NONE	
Total. Add lines 1 through 3 . . . ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	44,727,832.
b	Average of monthly cash balances	1b	2,767,956.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	47,495,788.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	47,495,788.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	712,437.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	46,783,351.
6	**Minimum investment return.** Enter 5% of line 5	6	2,339,168.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6			1	2,339,168.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	27,874.		
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	27,874.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	2,311,294.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	2,311,294.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	2,311,294.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes.		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	1,590,343.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,590,343.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	1,590,343.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

91-2158408

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				2,311,294.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			1,200,216.	
b Total for prior years 20 13 ,20 ____ ,20 ____		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010 . . . NONE				
b From 2011 . . . NONE				
c From 2012 . . . NONE				
d From 2013 . . . NONE				
e From 2014 . . . NONE				
f **Total** of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 1,590,343.				
a Applied to 2014, but not more than line 2a			1,200,216.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				390,127.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2015 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	NONE			NONE
6 **Enter the net total of each column as indicated below:**				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				1,921,167.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2011 . . . NONE				
b Excess from 2012 . . . NONE				
c Excess from 2013 . . . NONE				
d Excess from 2014 . . . NONE				
e Excess from 2015 . . . NONE				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling . . . . ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test-enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942 (j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year - see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

SEE STATEMENT 10

b The form in which applications should be submitted and information and materials they should include

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

N/A

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

N/A

91-2158408

Part XV Supplementary Information *(continued)*

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
PLEASE SEE ATTACHED LIST C/O BANK OF AMERICA, PO BOX 1802 PROVIDENCE	N/A	PC	UNRESTRICTED GENERAL SUPPORT	1,527,275.
Total . . . . . . ▶ **3a**				1,527,275.
b *Approved for future payment*				
Total . . . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	971,931.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	752,067.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b EXCISE TAX REFUND			1	12,522.	
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				1,736,520.	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . . . 13 1,736,520.

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)
	NOT APPLICABLE

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions.			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

Karen J Kiser | 04/29/2016 | SVP Tax

Signature of officer or trustee | Date | Title

BANK OF AMERICA, N.A.

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no	

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at *www irs gov/form990*

OMB No. 1545-0047
2015

Name of the organization
CANADAY FAMILY CHARITABLE TRUST

Employer identification number
91-2158408

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☐ 501(c)(3) exempt private foundation
	☒ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3 % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year . . . . ▶ $ _______________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization
CANADAY FAMILY CHARITABLE TRUST

Employer identification number
91-2158408

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	DOREEN SPITZER TRUST #1 C/O BANK OF AMERICA PROVIDENCE, RI 02901	$ 305,624.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	3,454.	3,454.
FOREIGN DIVIDENDS	104,087.	104,087.
NONDIVIDEND DISTRIBUTIONS	6,114.	
DOMESTIC DIVIDENDS	619,046.	619,046.
OTHER INTEREST	135,425.	135,425.
FOREIGN INTEREST	14,158.	14,158.
U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE	3,100.	3,100.
NONQUALIFIED FOREIGN DIVIDENDS	11,399.	11,399.
NONQUALIFIED DOMESTIC DIVIDENDS	75,148.	75,148.
TOTAL	971,931.	965,817.

CANADAY FAMILY CHARITABLE TRUST 91-2158408

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
EXCISE TAX REFUND	12,522.	
PARTNERSHIP INCOME		43.
TOTALS	12,522.	43.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INVESTMENT MGMT FEES	226,502.	226,502.
TOTALS	226,502.	226,502.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	444.	444.
EXCISE TAX ESTIMATES	10,000.	
FOREIGN TAXES ON QUALIFIED FOR	8,934.	8,934.
FOREIGN TAXES ON NONQUALIFIED	1,630.	1,630.
TOTALS	21,008.	11,008.

CANADAY FAMILY CHARITABLE TRUST 91-2158408

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER INVESTMENT FEE	36.	36.	
STATE FILING FEE	1,250.		1,250.
OTHER CHARITABLE EXPENSES	4,046.		4,046.
TOTALS	5,332.	36.	5,296.

CANADAY FAMILY CHARITABLE TRUST 91-2158408

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
SEE ATTACHED LIST		28,776,301.	28,179,875.	35,275,503.
	TOTALS	28,776,301.	28,179,875.	35,275,503.

CANADAY FAMILY CHARITABLE TRUST 91-2158408

FORM 990PF, PART II - CORPORATE BONDS

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
PLEASE SEE ATTACHED		7,134,940.	7,061,744.	6,992,634.
	TOTALS	7,134,940.	7,061,744.	6,992,634.

CANADAY FAMILY CHARITABLE TRUST 91-2158408

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
SEE ATTACHED STATEMENT	C	795,341.	146,341.	148,943.
TOTALS		795,341.	146,341.	148,943.

FORM 990PF, PART VII-A - NEW SUBSTANTIAL CONTRIBUTORS
===

NAME AND ADDRESS

DOREEN SPITZER TRUST #1
C/O BANK OF AMERICA
PROVIDENCE, RI 02901

RECIPIENT NAME:
APPLICATION MATL AVAIL AT WWW.CANADAYFAMILY.ORG
FORM, INFORMATION AND MATERIALS:
WWW.CANADAYFAMILY.ORG
ONLINE APPLICATIONS ONLY AT WWW.CANADAYFAMILY.ORG
FEBRUARY 1ST
PROJECTS IN THE STATE OF VERMONT TO BENEFIT CHILDREN OR THE ENVIRONMENT

CANADAY FAMILY CHARITABLE TRUST
91-2158408
Balance Sheet
12/31/2015

Cusip	Asset	Units	Basis	Market Value
	Cash/Cash Equivalent	3493853 790	3,493,853 79	3,493,853 79
00206R102	AT&T INC	21791 000	657,591 62	749,828.31
00206RAJ1	AT&T INC	125000.000	130,067.04	133,623.75
00287YAT6	ABBVIE INC	125000.000	123,766 25	123,743.75
00846U101	AGILENT TECHNOLOGIES INC	4061 000	169,256.23	169,790 41
020002101	ALLSTATE CORP	7082 000	379,233 37	439,721 38
037833100	APPLE INC	11196 000	829,155.44	1,178,490 96
053015103	AUTOMATIC DATA PROCESSING INC	10766 000	541,634 75	912,095 52
054303102	AVON PRODS INC	12715 000	264,184 83	51,495 75
058498106	BALL CORP	5904 000	331,167 65	429,397 92
06406HCP2	BANK NEW YORK INC	200000 000	200,562 42	200,930 00
064159AM8	BANK NOVA SCOTIA B C	150000 000	153,451 24	151,992 00
125509109	CIGNA CORP	1829 000	148,331 15	267,637 57
126408103	CSX CORP	10002 000	264,300 16	259,551 90
126408GV9	CSX CORP	250000 000	263,478 99	264,385.00
126650100	CVS HEALTH CORP	8001 000	183,819 45	782,257 77
126650CB4	CVS CAREMARK CORP	200000 000	201,644 15	200,966.00
14042E3V0	CAPITAL ONE NATL ASSN MCLEAN VA	250000 000	247,646 25	245,852 50
149123BQ3	CATERPILLAR INC	125000 000	127,815 96	146,253.75
166764AG5	CHEVRON CORP NEW	250000 000	250,893 87	250,252 50
171232AP6	CHUBB CORP DIRECTLY ISSUED SUB	60000 000	59,475 00	57,619 80
17275R102	CISCO SYS INC	14358 000	313,463 20	389,891 49
172967424	CITIGROUP INC	11850 000	593,258 83	613,237 50
172967JJ1	CITIGROUP INC	150000 000	151,067.96	148,245 00
191216AU4	COCA COLA CO	125000 000	126,941 96	125,802 50
20030NAW1	COMCAST CORP	125000 000	124,628.75	136,635 00
233051200	DB X-TRACKERS MSCI EAFE HEDGED	6400 000	198,396 76	173,824 00
24422ERR2	DEERE JOHN CAP CORP	250000 000	252,640 29	251,082.50
254687106	DISNEY WALT CO	10761 000	438,691.71	1,130,765 88
25468PCS3	DISNEY WALT CO NEW	125000 000	125,299 91	125,135 00
260543CD3	DOW CHEM CO	150000 000	149,868 00	150,216 00
268648102	EMC CORP	10966.000	294,262 50	281,606 88
278865100	ECOLAB INC	4274 000	447,027.43	488,860 12
30231GAG7	EXXON MOBIL CORP	150000 000	151,736 71	148,746 00

CANADAY FAMILY CHARITABLE TRUST
91-2158408
Balance Sheet
12/31/2015

Bank of America

Cusip	Asset	Units	Basis	Market Value
3133EA7H5	FEDERAL FARM CR BKS	250000.000	249,687 50	248,592 50
31428X106	FEDEX CORP	2890.000	380,791 32	430,581 10
31428XAS5	FEDEX CORP	150000 000	145,635 00	146,122.50
345370860	FORD MTR CO DEL	24103 000	360,928.02	339,611 27
345397WP4	FORD MTR CR CO LLC	125000 000	124,981 25	123,226 25
353612781	FRANKLIN FTLG RATE DAILY ACCESS	27135 548	249,375 69	226,310 47
36962G3M4	GENERAL ELEC CAP CORP	75000 000	75,279 94	78,322 50
36962G3U6	GENERAL ELEC CAP CORP	125000 000	126,060.11	136,325 00
377373AC9	GLAXOSMITHKLINE CAP PLC	125000 000	125,285 01	125,526 25
40650V100	HALYARD HEALTH INC	588 000	21,348 31	19,645 08
416515104	HARTFORD FINL SVCS GROUP INC	14051 000	477,724 95	610,656 46
437076102	HOME DEPOT INC	5436 000	449,012 43	718,911 00
458140100	INTEL CORP	12976 000	260,886 35	447,023 20
459200GJ4	INTERNATIONAL BUSINESS MACHS	125000 000	125,895.67	134,072 50
464287176	ISHARES TIPS BOND ETF	1132 000	109,338 11	124,157 76
464287234	ISHARES MSCI EMERGING MARKETS	46741 000	1,598,398 55	1,504,592.79
464287242	ISHARES IBOXX $ INVESTMENT GRADE	510 000	61,532 27	58,145 10
464287457	ISHARES 1-3 YEAR TREASURY BOND	6728 000	569,134.98	567,574.08
464287465	ISHARES MSCI EAFE ETF	30963.000	1,870,871 32	1,818,147 36
464287507	ISHARES CORE S&P MID CAP ETF	1943 000	188,287 90	270,698 76
464287705	ISHARES S&P MIDCAP 400 VALUE	7663 000	482,810 00	898,103.60
464287804	CEF ISHARES CORE S&P SMALL-CAP	18546.000	972,885 77	2,042,100 06
464288513	ISHARES IBOXX $ HIGH YIELD CORP	8622.000	792,583 93	694,760 76
46625H100	J P MORGAN CHASE & CO	11766 000	612,868.10	776,908 98
469814107	JACOBS ENGR GROUP INC DEL	7478 000	460,955.28	313,702 10
48127HAA7	JPMORGAN CHASE & CO	150000 000	148,098 00	148,785.00
49338L103	KEYSIGHT TECHNOLOGIES INC	2010 000	64,324 42	56,943 30
494368103	KIMBERLY CLARK CORP	4828 000	505,351 33	614,604.40
532457108	LILLY ELI & CO	7174 000	425,702 38	604,481.24
571903202	MARRIOTT INTL INC NEW	12329 000	664,273 79	826,536 16
574599106	MASCO CORP	12487 000	237,648 04	353,382 10
58933Y105	MERCK & CO INC	10905.000	347,729 00	576,002 10
594918BA1	MICROSOFT CORP	150000 000	151,643 00	148,057 50
641069406	NESTLE S A	1300 000	51,221 50	96,818 80

CANADAY FAMILY CHARITABLE TRUST
91-2158408
Balance Sheet
12/31/2015

Bank of America

Cusip	Asset	Units	Basis	Market Value
68389X105	ORACLE CORP	16668 000	644,611 13	608,882 04
693506107	PPG INDS INC	5747 000	514,366 38	567,918 54
713448CB2	PEPSICO INC	250000 000	251,082 40	250,072 50
73935X575	POWERSHARES WATER RESOURCES	17529 000	321,622 76	379,853 43
742718109	PROCTER & GAMBLE CO	13323 000	854,326 78	1,057,979 43
744320102	PRUDENTIAL FINL INC	7075 000	620,532 58	575,975 75
74456QBJ4	PUBLIC SVC ELEC GAS CO SECD	175000 000	173,656 00	173,801 25
747525103	QUALCOMM INC	5239 000	385,376 77	261,871 42
780259107	ROYAL DUTCH SHELL PLC	820 000	42,837.29	37,752.80
78463V107	SPDR GOLD TR	1468 000	146,340.67	148,943 28
78467Y107	SPDR S&P MIDCAP 400 ETF TR	3580 000	416,067 70	909,463 20
790849103	ST JUDE MED INC	5728 000	380,208 46	353,818.56
79466L302	SALESFORCE COM INC	5348 000	321,683 24	419,283 20
855244109	STARBUCKS CORP	10514 000	393,177.82	631,155 42
857477103	STATE STR CORP	8553 000	580,403 47	567,577 08
863667101	STRYKER CORP	6886 000	564,413.69	639,984 84
872540109	TJX COS INC NEW	6687 000	414,485 96	474,175 17
87938WAN3	TELEFONICA EMISIONES S A U	125000 000	125,436 92	125,343 75
88033G407	TENET HEALTHCARE CORP	2834 000	119,120 87	85,870 20
882508104	TEXAS INSTRS INC	12710 000	582,078.19	696,635 10
883556BC5	THERMO FISHER SCIENTIFIC INC	150000 000	147,373 50	146,023 50
885215566	THORNBURG INTL VALUE FUND	23004 352	583,620 40	568,667 58
88579Y101	3M CO	5517 000	737,472 98	831,080 88
907818108	UNION PAC CORP	3270 000	255,162 10	255,714 00
911312106	UNITED PARCEL SVC INC	2757 000	258,814 49	265,306 11
91324P102	UNITEDHEALTH GROUP INC	4064 000	319,952 87	478,088 96
91324PAQ5	UNITEDHEALTH GROUP INC	60000 000	61,076 54	60,517 80
92343V104	VERIZON COMMUNICATIONS INC	14162 000	486,419.71	654,567 64
92343VCN2	VERIZON COMMUNICATIONS INC	150000 000	151,147 73	149,578 50
931142CZ4	WAL-MART STORES INC	125000 000	129,175 33	131,732 50
949746101	WELLS FARGO & CO	16293.000	471,458 89	885,687 48
949746NX5	WELLS FARGO & CO	125000 000	127,280 24	134,105 00
96145D105	WESTROCK CO	3516 000	170,071 10	160,399 92
963320106	WHIRLPOOL CORP	1484 000	215,424 53	217,955 08

CANADAY FAMILY CHARITABLE TRUST
91-2158408
Balance Sheet
12/31/2015

Bank of America

Cusip	Asset	Units	Basis	Market Value
G0177J108	ALLERGAN PLC	1288 000	391,440 89	402,500 00
G5960L103	MEDTRONIC PLC	8443 000	646,930 38	649,435.56
		Totals	38,881,813 60	45,910,933 70

FORM 990PF, Part XV, Ln. 3:
Grants Paid attachment to return :
CANADAY FAMILY CHARITABLE TRUST

Posting Date	Amount		Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient
01/07/2015	$	(1,000 00)	RESOURCING CHRISTIAN EDUCATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
01/14/2015	$	(10 000 00)	INTER PRESS SERVICE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
01/14/2015	$	(5 000 00)	OLD DOG DOCUMENTARIES INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
04/09/2015	$	(8,000 00)	FOCUSING INSTITUTE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
04/09/2015	$	(5 000 00)	PROLITERACY WORLDWIDE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
04/24/2015	$	(5 000 00)	FRIENDS OF NORTH BRANCH NATURE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(25 000 00)	NATIONAL AUDUBON SOCIETY INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(40,000 00)	EARTH WALK VERMONT	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(30,000 00)	VERMONT CAMPAIGN TO END	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(20,000 00)	VERMONT STATE COLLEGE/JOHNSON	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(35,000 00)	NATURE CONSERVANCY	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(18 000 00)	NORTHEAST KINGDOM LEARNING	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(40 000 00)	NORTHERN FOREST CENTER INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(25 000 00)	PERMANENT FUND FOR VERMONT'S	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(25 000 00)	RUTLAND AREA FARM AND FOOD LINK	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(39,000 00)	SAFEART	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(22,000 00)	SUSTAINABLE WOODSTOCK	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(37,500 00)	THE TRUST FOR PUBLIC LAND	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(11 000 00)	VERMONT CENTER FOR ECOSTUDIES,	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(32 000 00)	VERMONT ENERGY INVESTMENT	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(50 000 00)	VERMONT YOUTH CONSERVATION CORPS	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(37 375 00)	ARTS BUS, INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(40 000 00)	COMMUNITY ENGAGEMENT LAB	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(18 000 00)	GOVERNOR S INSTITUTES OF VERMONT	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(15,000 00)	LET'S GET READY, INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(36 000 00)	CHILDREN'S LITERACY FOUNDATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(31 900 00)	FOOD CONNECTS	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(50 000 00)	FRIENDS OF NORTH BRANCH NATURE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(12 500 00)	CROSS VERMONT TRAIL ASSOCIATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(25,000 00)	INTERVALE CENTER	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(15,000 00)	350 VERMONT	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(30,000 00)	HUBBARD BROOK RESEARCH	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(50,000 00)	VERMONT SUSTAINABLE JOBS FUND	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(60,000 00)	FOUR WINDS NATURE INSTITUTE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/07/2015	$	(90 000 00)	VERMONT PUBLIC INTEREST RESEARCH	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/13/2015	$	(5 000 00)	DEL MAR UNION SCHOOL DISTRICT	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/13/2015	$	(50 000 00)	UNITARIAN UNIVERSALIST	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/14/2015	$	(25 000 00)	LYNDON STATE COLLEGE FOUNDATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/14/2015	$	(50 000 00)	MORE THAN WHEELS, INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
07/31/2015	$	(3,000 00)	PRINCETON MIDDLE EAST SOCIETY,	N/A	UNRESTRICTED GENERAL SUPPORT	PC
08/13/2015	$	(50 000 00)	BUILDING A LOCAL ECONOMY INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
08/18/2015	$	(5,000 00)	BARNARD COMMUNITY TRUST, INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/21/2015	$	(8,000 00)	FOCUSING INITIATIVES	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/21/2015	$	(1,000 00)	RESOURCING CHRISTIAN EDUCATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/21/2015	$	(2 000 00)	FRIENDS OF CHRIST IN INDIA INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
09/28/2015	$	(8 000 00)	FOCUSING INSTITUTE	N/A	UNRESTRICTED GENERAL SUPPORT	PC
11/30/2015	$	(20 000 00)	NORTHWOODS STEWARDSHIP CENTER	N/A	UNRESTRICTED GENERAL SUPPORT	PC
11/30/2015	$	(10 000 00)	STAR ISLAND CORPORATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
11/30/2015	$	(1 000 00)	VERMONT FOODBANK	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/03/2015	$	(20,000 00)	OLD DOG DOCUMENTARIES INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/03/2015	$	(25,000 00)	THE CITY COLLEGE 21ST CENTURY	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/09/2015	$	(50,000 00)	TOLEDO ORCHESTRA ASSOCIATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/09/2015	$	(50,000 00)	THE UNIVERSITY OF TOLEDO	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/09/2015	$	(50 000 00)	STONY BROOK-MILLSTONE WATERSHEDS	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/09/2015	$	(50,000 00)	PLANNED PARENTHOOD ASSOCIATION	N/A	UNRESTRICTED GENERAL SUPPORT	PC
12/09/2015	$	(50 000 00)	LEAGUE OF WOMEN VOTERS OF	N/A	UNRESTRICTED GENERAL SUPPORT	PC
TOTAL	$	(1,527 275 00)				